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Senate Bill 927 (As Introduced)

Topic: Recording Mortgages
Sponsor: Senator Hunter
Co-sponsors: Senators Cherry, Gleason, Thomas, Scott, and Van Woerkom
Committee: Senate Local, Urban and State Affairs

Date Introduced: November 29, 2007

Date of Summary: February 29, 2008

The bill amends multiple sections of an 1846 law relating to recording of certain documents, including mortgages. The major changes include reference to a permanent index of records and authority to identify documents by unique identifying number.

The language in Section 24, which provides for an entry book of deeds and an entry book of deeds in a six-column format, is stricken and replaced with text mandating the form and accessibility of the documents. Prior to indexing, a fee of up to \$15 for each 15 minutes may be charged for any search or review of original instruments, but no fee is permitted for a search for documents in the accessible format mandated by the bill.

A Register of Deeds' assignment of a liber and page or other unique identifying number is prima facie evidence that all recording requirements have been satisfied. A document is considered to be recorded at the time and date of delivery if all recording requirements have been satisfied. The Register is required to certify upon every instrument accepted for recording the date and time accepted, after all recording requirements are met.

Each Register of Deeds is required to keep a permanent index of recorded instruments by means of books or computerization, or a combination of the two. The index is required to include:

- Liber and page, or other unique identifying number.
- Instrument type.
- The name of each party.
- The date recorded.
- Location of land; section, town and range, plat description, or other description authorized by law.
- Other reference information as required.

Each computerized index must be maintained to allow for an alphabetical search of names of each party to each instrument recorded by the register.

Section 26 of the act is repealed.